Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main

BI (Official Form 1) (04/				Document	Page	1 of 46	<u> </u>			
		TED STATES B					VO	LUNTARY PE	FITION	
Name of Debtor (if indiv	vidual, enter La	ast, First, Mido	ile): (Ha	ACTA ANT TAN 1942	Name	of Joint Debi	or (Spouse) (Last, Firs	st, Middle):		1
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				All Oth	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all):				Last fo	Last four digit of So. See A. Indiputed BOURT I.D. (ITIN)/Complete EIN (if more page 18 to					
Street Address of Debtor (No, and Street, City, and State): 800 S VERNON APT 1.B CHICAGO IL (AUT) ZIP CODE (2014)				Street /	Street Address of Joint Debtor (No. and Street, City, and State): JAN 1 6 2015					
County of Residence or o				ZIP CODE (10/149)	County	ef#REY	ALL STEAD	CLERK lage of Business	ZIP CODE	
Mailing Address of Debt	or (if different	from street ad	ldress):				Soint Debtor (if different			-
Location (Principle				ZIP CODE					ZIP CODE	
Location of Principal Ass	sets of Busines	is Debtor (if di	Herent fro	om street address abov	e):				ZIP CODE	
(Form	pe of Debtor of Organization neck one box.)			Nature (Check one box.)	of Business				de Under Which	1
Individual (includes See Exhibit D on pa Corporation (included Partnership Other (If debtor is not this box and state by	s Joint Debtors age 2 of this for les LLC and L not one of the a	s) rm. LP) above entities,	check	Health Care B Single Asset F 11 U.S.C. § 10 Railroad Stockbroker Commodity B Clearing Bank Other	eal Estate as	defined in	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Red Ma Cha Red	apter 15 Petition for cognition of a Foreign in Proceeding apter 15 Petition for cognition of a Foreign amain Proceeding	
-	oter 15 Debtor			Tax-Exe	mpt Entity			Nature of Del		1
Country of debtor's center of main interests: (Check box Each country in which a foreign proceeding by, regarding, or Debtor is a tax under title 26 or				exempt orga f the United :	nization States	Debts are prima debts, defined in § 101(8) as "inc individual prim personal, family household purp	n 11 U.S.C. curred by an arily for a y, or	x.) Debts are primarily business debts.		
	Filing Fee	(Check one bo	ox.)		Check o		Chapter 11			
Full Filing Fee attac	ched.				De	btor is a sma	all business debtor as o	defined in 11 U.S	S.C. § 101(51D).	
Filing Fee to be paid signed application for unable to pay fee ex	or the court's c cept in installr	consideration c nents. Rule 10	ertifying: 006(b). Se	that the debtor is ee Official Form 3A.	Check i	f: ebtor's aggre iders or affil	small business debtor gate noncontingent liq iates) are less than \$2, every three years ther	uidated debts (e: 490,925 (amour	U.S.C. § 101(51D). Excluding debts owed to adjustment	
attach signed applica	ation for the co	ourt's consider	ation, Sec	e Official Form 3B.	Check a	Il applicable plan is being ceptances of	boxes: filed with this petition	ı. d prepetition fro	m one or more classes	
Statistical/Administrativ	e Information	l					accordance with 1) C.	.b.c. y 1120(b).	THIS SPACE IS FOR	1
Debtor estimate Debtor estimate distribution to	es that, after ar	ny exempt prop	e for distri erty is ex	ibution to unsecured cr cluded and administra	editors. tive expenses	s paid, there	will be no funds availa	ible for	COURT USE ONLY	
Estimated Number of Cred D		200-999	1,000- 5,000		10,001- 25,000	25,001- 50,000	50,001- 100,000	Over NOR	E I L R STATES BANKRUP HERN DISTRICT OF	D CY C
Estimated Assets	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,0 to \$10 million	01 \$10,000,001 to \$50	\$50,000,001 to \$100 million	\$100,000 to \$500 million	,001 \$500,000,001 to \$1 billion	JEETBEN	VAN I 6 2015 P. Alistra	
	\$100,001 to \$500,000		\$1,000,00 to \$10 million	01 \$10,000,001 10 \$50	\$50,000,001 to \$100 million	\$100,000, to \$500 million	.001 \$500,000,001 to \$1 billion	☐ More than \$1 billion	REP CA	CL

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main BI (Official Form 1) (04/13) Document Page 2 of 46 Page 2 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Location Case Number Date Filed: Where Filed: Location Case Number: Date Filed: Where Filed. Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor Case Number: Date Filed District: Relationship: Judge Exhibit A Exhibit R (To be completed if debtor is required to file periodic reports (e.g., forms 10K and (To be completed if debtor is an individual 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) whose debts are primarily consumer debts.) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition. Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. 4 No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D, completed and signed by the debtor, is attached and made a part of this petition. If this is a joint petition: Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main B1 (Official Form 1) (04/13) Document Page 3 of 46 Page 3 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, [If petitioner is an individual whose debts are primarily consumer debts and has and that I am authorized to file this petition. chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such (Check only one box.) chapter, and choose to proceed under chapter 7. 1 request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] | Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition, order granting recognition of the foreign main proceeding is attached. Х Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone/Number (if not represented by attorney) Date Date Signature of Attorney* Signature of Non-Attorney Bankruptcy Petition Preparer Х I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Address Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer Date Social-Security number (If the bankruptcy petition preparer is not an individual, *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a state the Social-Security number of the officer, principal, responsible person or certification that the attorney has no knowledge after an inquiry that the information partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true Address and correct, and that I have been authorized to file this petition on behalf of the Signature

Date

The debtor requests the relief in accordance with the chapter of title 11. United States Code, specified in this petition.

Signature of Authorized Individual 1620Sha Wine Printed Name of Authorized Individual Title of Authorized Individual

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 4 of 46

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

Inre TANISHAL. CHAPTARN	Case No.
Debtor	, and a second
	Chapter

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Ves	Ĺ	s ()		
B - Personal Property	Yes	3	s @2.00		
C - Property Claimed as Exempt	Yes				
D - Creditors Holding Secured Claims	Yes	2		s 0	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		s ()	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		s 71 15802	
G - Executory Contracts and Unexpired Leases	Yes	. /.			
H - Codebtors	Yes	L.			
I - Current Income of Individual Debtor(s)	Ves	2			° 237391
J - Current Expenditures of Individual Debtors(s)	Ves	3			\$ /650.00
Te	23	\$ (1)	\$ 71/58,02		

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

Inre TANISHA L. CHADNAN	MARK-Lyg
In re IANISHA L. CHAPMAN	Case No.
Debtor	Cusc 110.
	(minum)
	Chapter
STATISTICAL CUMANTARY OR CORR	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ ()
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	s D
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	s ()
Student Loan Obligations (from Schedule F)	s Alston
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	s O
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	s ()
TOTAL	s 2899 212

State the following:

Average Income (from Schedule I, Line 12)	s 2313.91
Average Expenses (from Schedule J, Line 22)	s/(250.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 497391

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ ()
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		s ()
4. Total from Schedule F		\$711580
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$7/158.02

Case 15-01545 Doc 1

Filed 01/16/15 Document Entered 01/16/15 15:40:18 Desc Main Page 6 of 46

B6A (Official Form 6A) (12/07)

In	re	TANISHA	L.	CHAPMAN .
		De	btor	

Case No.	
	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Note that the second of the se			
NA			and the control was removed the second of the control of the contr	
NA		2200-410-420-420-420-420-420-420-420-420-420-42	and the second second process should be second second to the second seco	一次中国的内部的政治的政治的
NA	and the second s			

Total≯

(Report also on Summary of Schedules.)

Case 15-01545 D

Doc 1 Filed 01/16/15 Document

Entered 01/16/15 15:40:18 Page 7 of 46

Desc Main

B 6B (Official Form 6B) (12/07)

Inre TANISHA L. CHAPPAAN

Case No.	
	(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	Ě	8015 SIKANON CHICAGO TILLOGIG		300.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
Security deposits with public utilities, telephone companies, landlords, and others.	×	,		
Household goods and furnishings, including audio, video, and computer equipment.		TV, DED, DRESSELF FORTS VERNONCHEJZ LOUIS		400.00
Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X	2/4		
6. Wearing apparel.		PANTS LSHOES, CHRTS		3,00- [©]
7. Furs and jewelry.	X	PANTS SHOES CHREE COIS S VENNON CHICAGOTE 60019		
Firearms and sports, photographic, and other hobby equipment.	***************************************		5 (2) 10 (2) 10 (3) (5)	
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	(NA		
10. Annuities. Itemize and name each issuer.	Ĭ,	hIA		
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	1	NA		

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main B 6B (Official Form 6B) (12/07) -- Cont. Document Page 8 of 46

Inre_ ANISHAL (HAPPAAN	Case No.
Debtor	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X	NA		
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X	LA.		
14. Interests in partnerships or joint ventures. Itemize.	K	MA	1111000	als a few manuscriptures of the sound overly find a sold the building of the sound
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	Χ	WA		
16. Accounts receivable.	Λ	λ		
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	K	NA		
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X	NA		ti a construir de la construir
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	(A) A		
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	ζ	n, A		
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X	NA		

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 9 of 46

B 6B (Official	Form	6B) (12/07) Cont
----------------	------	------------	--------

TANISHA Debtor

Case No	
	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
22. Patents, copyrights, and other intellectual property. Give particulars.	K	NA			
23. Licenses, franchises, and other general intangibles. Give particulars.	X	NA			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X	NA			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	K	1 1 1			
26. Boats, motors, and accessories.	Λ				
27. Aircraft and accessories.	%	NI D	lia es l		
28. Office equipment, furnishings, and supplies.	X	I A			
29. Machinery, fixtures, equipment, and supplies used in business.	X				
30. Inventory.	$ \star $	WA			
31. Animals.	$ \times $	JO A			
32. Crops - growing or harvested. Give particulars.	×	NA			
33. Farming equipment and implements.	*	NA			
34. Farm supplies, chemicals, and feed.	X	NA	occupant of		
35. Other personal property of any kind not already listed. Itemize.		MA			
continuation sheets attached Total' \$					
		(Include amounts from any continuation	<u></u>		

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 15-01545	Doc 1	Filed 01/16/15	Entered 01/16/15 15:40:18	Desc Mair
B6C (Official Form 6C) (04/13)		Document	Page 10 of 46	
· TANKSHA	Cila	~1		

n re _	IANISHA I	L	CHAPTANN,	Case No.	
	Debtor			(If known)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	
(Check one box)	_

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3) ☐ Check if debtor claims a homestead exemption that exceeds \$155.675.*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
CASH	73572CS5/12/001.		300.00
Cloning	735/205/2/10/1		300.00 400.00
Closhing RULNHULE MA	73512CS 5/2 1001		400.00
PA			

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 11 of 46

B 6D (Official Form 6D) (12/07)	
In re TANISHA L CHAPMAN	Case No.
Debtor '	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
CCOUNT NO.								
ACCOUNT NO.			VALUE \$		111111111111111111111111111111111111111			
NA			VALUE \$					
CCOUNT NO.								
NA		The state of the s	VALUE \$		THE PARTY OF THE P			
continuation sheets			Subtotal ► (Total of this page)				\$	\$
			Total ► (Use only on last page)				\$	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 12 of 46

B 6D (Official Form 6D) (12/07) - Cont.	
In re TANISHA W. CHAPMAN, Debtor	Case No(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIN WITHOUT DEDUCTING VALUE OF COLLATERAL	PORTION, IF
ACCOUNT NO.								
NA		T T T T T T T T T T T T T T T T T T T	VALUE \$					
ACCOUNT NO.								
NA								
ACCOUNT NO.			VALUE \$					
NA			VALUE S	1112 - 1117				
ACCOUNT NO.	•		VALUES					
MA								
ACCOUNT NO.	·		VALUE S					
MA			VALUE S	A. 114 - 24 - 24 - 24 - 24 - 24 - 24 - 24	4444			
Sheet noofcontinual sheets attached to Schedule of Creditors Holding Secured Claims	tion		Subtotal (s)► (Total(s) of this page)				\$	\$
			Total(s) ► (Use only on last page)				\$	\$
			(Ose only on last page)				(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary

report also on Statistical Summary of Certain Liabilities and Related Data.) 2

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 13 of 46

B6E (Official Form 6E) (04/13)

In re TANISTA L. CHAPTAN

Debtor

Case No. (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)	
Domestic Support Obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the pare	en

responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 14 of 46

Document Page 14 of 46
B6E (Official Form 6E) (04/13) – Cont.
In re TANISHR CHAPPAAN, Case No.
In re ANDERT CREATION (if known)
(ij Mowi)
Certain farmers and fishermen
Claims of cortain farmous and fink
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
primary.
Deposits by individuals
Claims of individuals at \$2 april 6 to 1
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
2.3. 0.3. not delivored of provided. 11 0.3.c. § 307(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and nepalties awing to fodoral state and lead to the conditional state and lead to th
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC PTC Director of the OFF CTT to C
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
§ 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
frug, or another substance. 11 U.S.C. § 507(a)(10).
Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

____ continuation sheets attached

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main

Debtor

B6E (Official Form 6E) (04/13) - Cont.

In re JANGAA

Document

Page 15 of 46

Case No.	
	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

		T					Type of Priority	for Claims Liste	d on This Sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, H
Account No.									
WA									
Account No.									
J.A									
Account No.									
NA									
Account No.									
NA				***************************************					
Sheet no of continuation sheets attached creditors Holding Priority Claims	d to Sche	dule of	(Tot	Su als of t	btotals	e)	\$	\$	
			(Use only on last page of the Schedule E. Report also on of Schedules.)	e comp	Total leted	. [\$		
		5	(Use only on last page of the Schedule E. If applicable, re the Statistical Summary of C Liabilities and Related Data.	compleport al	Totals' leted so on			\$	\$

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main

Document

Page 16 of 46

B 6F (Official Form 6F) (12/07) - Cont.

Case No.	
	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	· <u> </u>						
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. MHOWXX							
ENHANCED REGIETY CO. ROBOX S 7547 JACKCOMILLE FL 32241							\$1 250 °C
ACCOUNT NO. 444794219	19 K)	Cit		†			
LVNV Funding ILC & RESULGEST CAPITAL SV P.C. 30x 10497 MS	.7.63 6.63		C/O CREDITIONE BANK	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			10308.0°
ACCOUNT NO. 526964X	××		~ /				
MARAYINE COLP 74923 HIGHWAY 111			C/O MIES CASH				\$ 1000°C
INDIANINELLS CA 92210)		Reimary				
CHASE BANK P.D. POX 15298 WILMINGTONDE 79850			•				\$2500.00
ACCOUNTING 32/70XKXX LASA/L BANK 135 S LASA/LE ST CHICAGOILLO 04:03			Go BANKOF AMERICA				\$300.00
Sheet no of continuation she to Schedule of Creditors Holding Unsecured Nonpriority Claims	ets attac	hed			Subto	tal➤	\$ (358.00
		(Report als	(Use only on last page of the c so on Summary of Schedules and, if appli Summary of Certain Liabili	cable on	Schedul	tical	\$

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 17 of 46

B 6F (Official Form 6F) (12/07) - Cont.
------------------------	-------------------

ln re_	TANISHAL	CHAPMAN	,	Case No.	
	ľ)ebtor	"	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
EASTSIDE LEMBERS 314 E MAIN S STE NEWARK DE 19702							8 1500.00
ACCOUNT NO. 33/70KKXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX							\$ 1000.00
ACCOUNT NO. 422709302244X AHIED BANK 19700 EXCHANGE COURCE BOCA RATON FL 33431-00							\$2500
ACCOUNT NOS 178051322950 CAPITAL ONE BANK P.D. BOX 30281 SALT LAKE CTTY UT PAIB	< x. «««						62,400
ACCOUNT NO. 4 12 CL32548/XX MEURICK BANK PO BOK 1000 VEAPER UT 84020							\$1300
Sheet no. of continuation sheet to Schedule of Creditors Holding Unsecured Nonpriority Claims	ets attac	hed			Subte	otal⊁	\$ \$700.00
		(Report al	(Use only on last page of the o so on Summary of Schedules and, if appl Summary of Certain Liabili	icable on	d Schedu the Stati	istical	\$

Case 15-01545 Doc 1 Filed 01/16/15

B 6F (Official Form 6F) (12/07)

Document

Entered 01/16/15 15:40:18 Desc Main Page 18 of 46

In re

ZIMA	HA	L	CHADMAN
			Dobtor

Case No.	
	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF UNLIQUIDATED MAILING ADDRESS CODEBTOR CONTINGENT **INCURRED AND CLAIM** INCLUDING ZIP CODE. DISPUTED CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. \$ 2500,00 ACCOUNT NO. Elvethundled FAST (ASI SIG G ST ACCOUNT NO. 33/ INTEGRATI ACTUANCE 300 Crecialien STE NEWALK DE 19702 102 Subtotal> continuation sheets attached Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 19 of 46

B 6F (Official	Form 6F) (12/07	- Cont
~ «» (\$111 0 1a1		12/01	/ = COHt.

In re TANISHA L CHAPMAN,	Case No.
Debtor *	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 444-794211948 CEEDET GNE PANK P.O. BOX 98872 LAS VEGAS, NV69193-88		K					2308. W
HONOL FINANCE COLP 109 DAY IT STE EVIANSTONITI 60201-314	K L 45	(Miles	Dec 2012				5600°
ACCOUNT NO. 434 33XXXX CONVERGENT CHAROLICING P. C. BOX 9004 RENTON WA 98057	×.		Clo Compast				600.00
ACCOUNT NO. 33(25426) CONVERGENT OUTSOURCENCY POBOX 9004 RENTON WA 98657			clo Concast				400.00
ACCOUNT NO. 30000 14397XXX CASCADE CAPITACLLC P.O BOX 1259 OAKS, PA 19456	KX XX	<	C/C CONTINUES				600.00
Sheet no of continuation she to Schedule of Creditors Holding Unsecured Nonpriority Claims	eets attac	hed			Subto	otal⊁	\$14,909,00
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)			\$				

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Page 20 of 46 Document

B 6F (Official Form 6F) (12/07) - Cont.

In re	TANISHA L CHAPMAN,	Case No.
	Debtor '	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9898143 ATG. CLEDIT LLC P.O. BOX 14895 CHICAGO II 60014			(10 EDUCATION) CORP BRIS				£900.00
ACCOUNT NO.							
UNIVESH CATENK							B500.60
ALENKAZ FOR							
QUENTLAKETHEHER P.O BOX 70 GED.	79xx					;	8477.00
MADION NI 5370	7						
ACCOUNT NO 2954134786 CARATLAKE HEGHEN PO BOX 7860 MADISON WI 53	74X 2 707	XXX				K	0,005.02
ACCOUNT NO. 30000143)7	X87X _11 G XL	××	Clo				(6000 a)
NOOTH RICHLAND HI	151	X 7618	3 GAPITALIUC				
Sheet no. of continuation sh to Schedule of Creditors Holding Unsecured Nonpriority Claims	eets attac	ched			Subte	otal⊁	5 279 P. OZ
		(Report a	(Use only on last page of the olso on Summary of Schedules and, if appl Summary of Certain Liabil	icable on	d Schedu the Stati	stical	s

Document

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Page 21 of 46

B 6F (Official Form 6F) (12/07) - Cont.

In re

TANISHA	L.	CHAPMAN.
	Debt	tor

Case No.	
	(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
					200.00
					9,000
				 ,	
	(Use only on last page of the c	ompletec	To l Schedu	otal⊁ le F.)	\$ 1200,00 \$71,15802
	peq HUSBAND, WIFE, JOINT, OR COMMUNITY	ched (Use only on last page of the c	ched (Use only on last page of the complete)	ched Subte	

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 22 of 46

B 6G (Official Form 6G) (12/07)	į		
Inre TANISHA L	CHADMAN,	Case No.	
Debtor		(if k	nown)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 23 of 46

	I	Debtor		,
In re	AMISHA	l	CHAPMAN	
,	, , ,		1	

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebte

Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
LYNARD MARTIN QQW 112 PIACE CHICAGO FL 60628	HONORFINANCE 1731 CENEAL ST EXANSTON IZ GOZOI

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 24 of 46

Fill in this information to identify your case:			
Debtor 1 TANISHA L ATTA PMAN	V		
First Name Middle Name Last Name Debtor 2	Check if t		
(Spouse, if filing) First Name Middle Name Last Name		nended filing plement showing pos	netition chanter 13
United States Bankruptcy Court for the: NOTHER N District of		ses as of the followin	
Case number (If known)	MM / E	DD / YYYY	
Official Form B 6J		arate filing for Debtor ains a separate house	
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are fil information. If more space is needed, attach another sheet to this form (if known). Answer every question.	ing together, both are equally n. On the top of any additional	responsible for supply pages, write your nam	ing correct
Part 1: Describe Your Household			
1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents? No	Popo de utile seleti e etc. 5		
Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.	SISTER	.19	No
names.	CON	16	Yes
			HYES
			No Yes
			No
			Yes
		-	No
3. Do your expenses include expenses of people other than yourself and your dependents?			Yes
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you an expenses as of a date after the bankruptcy is filed. If this is a suppleme applicable date.	re using this form as a supplemental Schedule J, check the boo	ment in a Chapter 13 c x at the top of the form	ase to report and fill in the
Include expenses paid for with non-cash government assistance if you			
of such assistance and have included it on Schedule I: Your Income (O 4. The rental or home ownership expenses for your residence. Include:	·	Your exper	ises
any rent for the ground or lot.	mot mortgage payments and	4. \$\$	50 <u> </u>
If not included in line 4:			
4a. Real estate taxes		4a. \$	
4b. Property, homeowner's, or renter's insurance		4b. \$	36
4c. Home maintenance, repair, and upkeep expenses		4c. \$ 90	<i>(</i>
4d. Homeowner's association or condominium dues	· · · · · · · · · · · · · · · · · · ·	4d. \$	

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 25 of 46

Debtor 1

	SHA	L	CHAPMAN
First Name	Middle N	ame	Last Name

Case number (if known)_____

			Your expenses
ę	5. Additional mortgage payments for your residence, such as home equity loans	5.	\$
€	3. Utilities:		
	6a. Electricity, heat, natural gas	6a,	, 120
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	s 225
	6d. Other Specify:	6d,	\$
7	Food and housekeeping supplies	7.	s 300
8	Childcare and children's education costs	8.	\$
9	Clothing, laundry, and dry cleaning	9,	s 50
10.	Personal care products and services	10.	s 50
11.	Medical and dental expenses	11.	\$ 25
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	s_80.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$
14.	Charitable contributions and religious donations	14.	\$
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$ \$
	15c. Vehicle insurance	15c.	\$ \$
	15d. Other insurance. Specify:	15d.	\$
6.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16,	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
8.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$
9.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$
0,	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.	
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

Entered 01/16/15 15:40:18 Desc Main Case 15-01545 Doc 1 Filed 01/16/15 Page 26 of 46 Document Debtor 1 Case number (d known)_ Other. Specify: _ Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a 23b. Copy your monthly expenses from line 22 above. 23b. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? LINO. Yes. Explain here:

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 27 of 46

Fill in this information to identify	your case:			
Debtor 1 TANISHA	L CHAPI	YAN		
Debtor 2 (Spouse, if filing) First Name	Middle Name Middle Name	Last Name		
United States Bankruptcy Court for the:	NORTHERN	District of T		
Case number (If known)	W4-W		Check if th	is is:
(ii Minwii)				ended filing
				lement showing post-petition r 13 income as of the following date:
Official Form B 6I			MM / DD	/ YYYY
Schedule I: You	ır Income			12/13
supplying correct information. If yo	ou are married and not filing is a not filing with you, do top of any additional pag	ng jointly, and your Io not include inforr	spouse is living with yon ation about your spou	r 2), both are equally responsible for ou, include information about your spouse. ise. If more space is needed, attach a nown). Answer every question.
Fill in your employment information.		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employed	And And Market programme works to the deposit professional gradual and an absolute security.	Employed Not employed
Include part-time, seasonal, or self-employed work.		CUCLICAR	1 0</th <th></th>	
Occupation may Include student or homemaker, if it applies.	Occupation	Custome		
,	Employer's name	(SRUBH	UB INC	- Property and the second seco
	Employer's address	Number Street	JASHINGTON J	Number Street
		CHICAGO	D (001007-	
	How long employed there	City S	tate ZIP Code	City State ZIP Code
Part 2: Give Details About	Monthly Income	,		
Estimate monthly income as of a spouse unless you are separated.	the date you file this form.	. If you have nothing	to report for any line, writ	e \$0 in the space. Include your non-filing
If you or your non-filing spouse had below. If you need more space, att	ve more than one employer, tach a separate sheet to this	, combine the informa s form.	ation for all employers for	that person on the lines
			For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, sala deductions). If not paid monthly, or			\$ 215340	\$
3. Estimate and list monthly overt	ime pay.	3	+\$ 89212	+ \$
4. Calculate gross income. Add lin	e 2 + line 3.	4.	s 3645, R2	\$

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 28 of 46

opport TANISHA L SHAD FRAN

Case number (if known)_____

		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$ <u>30.45-12</u>	\$	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$ 38463	S	
5b. Mandatory contributions for retirement plans	5b.	\$	\$	
5c. Voluntary contributions for retirement plans	5c.	\$	\$	
5d. Required repayments of retirement fund loans	5d.	\$	\$	
5e. Insurance	5e.	5 286.00	φ	
5f. Domestic support obligations	5f.	\$	\$	
5g. Union dues		\$	φ	
5h. Other deductions. Specify:	5g.	1 0	Ψ	
	5h.	+ \$	+ \$	
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	<u>\$2373-9/</u>	\$	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0-	\$	\$	
monthly net income. 8b. Interest and dividends	8a. 8b.	•		
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive		\$	\$	
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	\$	
8d. Unemployment compensation	8d.	\$	\$.	
8e. Social Security	8e.	\$	\$	
8f. Other government assistance that you regularly receive				
Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	sce 8f.	\$	\$	
8g. Pension or retirement income	8g.	\$	\$	
8h. Other monthly income. Specify:	8h.	+\$	+\$	
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	\$	
O. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	s23739/+	\$=	: \$ <u>2373.91</u>
1. State all other regular contributions to the expenses that you list in Scheo				
Include contributions from an unmarried partner, members of your household, y other friends or relatives.		-		
Do not include any amounts already included in lines 2-10 or amounts that are	not av	ailable to pay expenses	listed in Schedule J.	
Specify:		-	11. •	+ s
 Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of Central Statistical Summary of Central Statistical Summary of Central Statistical Sta				\$ <u>2378.91</u> Combined
13. Do you expect an increase or decrease within the year after you file this f	orm?			monthly income
Exes. Explain: OVERTIME IS ONLY durin	9 9	HOLIDAY SE	ري	

B7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

In re: TAWISHA L CHAMMAN,	Case No.
---------------------------	----------

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

B7 (Official Form 7) (04/13)

2

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS

AMOUNT PAID AMOUNT

STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225°. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/

AMOUNT PAID OR AMOUNT STILL

OWING

TRANSFERS

VALUE OF

TRANSFERS

^{*}Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 31 of 46

3

B7 (Offi	icial Form 7) (04/13)					
None	c. All debtors: List all pay to or for the benefit of cred include payments by either a joint petition is not filed.	litors who are or we or both spouses wh	ere insiders. (Marrie	ed debtors filing up	nder chanter 12 or chanter	13 must
	NAME AND ADDRESS O AND RELATIONSHIP TO		DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING	
	4. Suits and administrativ					
None	a List all suits and administ preceding the filing of this information concerning eith and a joint petition is not fil	bankruptcy case. () ner or both spouses	Married debtors filir	ig under chapter 1:	2 or chapter 13 must include	de.
	CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OF AND LOCA	R AGENCY ATION	STATUS OR DISPOSITION	
None	b. Describe all property tha year immediately preceding must include information co the spouses are separated an	g the commencement oncerning property	nt of this case. (Man of either or both spo	rried debtors filing	under chapter 12 or chapt	er 13
	NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WA		DATE OF SEIZURE		DESCRIPTION AND VALUE OF PROPERTY	
	5. Repossessions, foreclo	sures and returns				
None	List all property that has bee of foreclosure or returned to (Married debtors filing unde spouses whether or not a join	the seller, within o r chapter 12 or chap	ne year immediatel pter 13 must include	y preceding the co	mmencement of this case,	

DATE OF REPOSSESSION,

FORECLOSURE SALE,

TRANSFER OR RETURN

DESCRIPTION

AND VALUE

OF PROPERTY

NAME AND ADDRESS

OF CREDITOR OR SELLER

B7 (Official Form 7) (04/13)

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

NAME AND LOCATION OF COURT

DATE OF ORDER DESCRIPTION AND VALUE

4

OF CUSTODIAN

CASE TITLE & NUMBER

ONDEN

Of PROPERTY

7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

RELATIONSHIP TO DEBTOR,

DATE OF GIFT DESCRIPTION AND VALUE

OR ORGANIZATION

IF ANY

OF GIFT

8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART

DATE OF LOSS

BY INSURANCE, GIVE PARTICULARS

5

B7 (Of	ficial Form 7) (04/13)		
	9. Payments related to det	bt counseling or bankruptcy	
None	consultation concerning debt of	pperty transferred by or on behalf of the consolidation, relief under the bankrup preceding the commencement of this of	e debtor to any persons, including attorneys, for otcy law or preparation of a petition in bankruptcy case.
	NAME AND ADDRESS OF PAYEE YADNEY MAN	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR ACCOUNT TO TOUR 1-12-15	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
None	10. Other transfers	par then proports true formal in the	
	the debtor, transferred either all this case. (Married debtors fili	bsolutely or as security within two ver	linary course of the business or financial affairs of ars immediately preceding the commencement of st include transfers by either or both spouses ed and a joint petition is not filed.)
	NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTO	DATE PR	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None	to a self-settled trust or similar	device of which the debtor is a benefi-	diately preceding the commencement of this case ciary.
	NAME OF TRUST OR OTHE DEVICE	TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
	11. Closed financial accounts	s	
None	closed, sold, or otherwise transf checking, savings, or other fina- held in banks, credit unions, per institutions. (Married debtors fi	ferred within one year immediately pr notal accounts, certificates of deposit, nsion funds, cooperatives, associations iling under chapter 12 or chapter 13 m r or both spouses whether or not a join	btor or for the benefit of the debtor which were receding the commencement of this case. Include or other instruments; shares and share accounts s, brokerage houses and other financial tust include information concerning accounts or at petition is filed, unless the spouses are
	NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOU DIGITS OF ACCOUNT NUMBER AND AMOUNT OF FINAL BALA	R, DATE OF SALE

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 34 of 46

6

B7 (Of	ficial Form 7) (04/13)						
	12. Safe deposit boxes						
None	List cach safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)						
	NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY			
	13. Setoffs				~~		
None	the commencement of this c	creditor, including a bank, against case. (Married debtors filing under couses whether or not a joint petition	chapter 12 or chapte	er 13 must include information			
	NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF		AMOUNT OF SETOFF			
None	14. Property held for another List all property owned by a	ther person nother person that the debtor holds	or controls		-		
		possessi ilmi die debioi iloida	or controls.				
	NAME AND ADDRESS OF OWNER	DESCRIPTION A VALUE OF PROI		LOCATION OF PROPERTY	,		
Nane	15. Prior address of debto	r					
None	If debtor has moved within the which the debtor occupied defiled, report also any separate	hree years immediately preceding uring that period and vacated prior address of either spouse.	the commencement to the commencemen	of this case, list all premises nt of this case. If a joint petitic	n is		
	ADDRESS	NAME USED		DATES OF OCCUPANCY			

B7 (Offi	cial Form 7) (04/13)					7				
	16. Spouses and Forme	r Spouses								
None	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.									
	NAME									
	17. Environmental Info	mation.	***************************************							
	For the purpose of this que	estion, the following	ng definitions apply	:						
	releases of hazardous or to	xic substances, wa	astes or material into	the air, land, soil, s	ng pollution, contamination, urface water, groundwater, or anup of these substances, waste	;s,				
	"Site" means any location, formerly owned or operate	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.								
	"Hazardous Material" mea material, pollutant, or cont	ns anything define aminant or similar	d as a hazardous wa term under an Envi	aste, hazardous subst ronmental Law.	ance, toxic substance, hazardo	1 S				
None	a. List the name and addre unit that it may be liable or governmental unit, the date	potentially liable	under or in violatio	n of an Environment	n writing by a governmental al Law. Indicate the					
	SITE NAME AND ADDRESS	NAME AND A OF GOVERNM	ADDRESS MENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW					
None	b. List the name and addre of Hazardous Material. Ind	ss of every site for	which the debtor pental unit to which t	rovided notice to a g he notice was sent an	covernmental unit of a release and the date of the notice.					
	SITE NAME AND ADDRESS	NAME AND A OF GOVERNA		DATE OF NOTICE	ENVIRONMENTAL LAW					
None	e: List all judicial or admin respect to which the debtor to the proceeding, and the d	is or was a party.	ngs, including settle Indicate the name a	ments or orders, und nd address of the go	er any Environmental Law wit vernmental unit that is or was a	h ı party				
	NAME AND ADDRESS OF GOVERNMENTAL UI	NIT	DOCKET NUM	1BER	STATUS OR DISPOSITION					

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 36 of 46

B7 (Official Form 7) (04/13)

8

other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. L.

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 37 of 46

	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.				
	NAME	ADDRESS			
ne	d. List all financial institutions, creditors and other parties, incl financial statement was issued by the debtor within two years in	uding mercantile and trade agencies, to whom a mmediately preceding the commencement of this			
	NAME AND ADDRESS	DATE ISSUED			
· · · · · ·	20. Inventories				
	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.				
	DATE OF INVENTORY INVENTORY SUPERVISOR	R DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)			
<u> </u>	b. List the name and address of the person having possession of in a., above.	the records of each of the inventories reported			
	b. List the name and address of the person having possession of in a., above.DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS			
	ii a., above.	NAME AND ADDRESSES OF CUSTODIAN			
	DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS			
2	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS			
	21. Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage partnership.	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS e of partnership interest of each member of the PERCENTAGE OF INTEREST			

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 38 of 46

B7 (O	fficial Form 7) (04/13)			10		
	22 . Former partners, officers, die	ectors and shareholders				
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.					
	NAME	ADDRESS	DATE OF WITHDRAWAL			
None	b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.					
	NAME AND ADDRESS	TITLE	DATE OF TERMINATION			
	23 . Withdrawals from a partnersh	nip or distributions by a corporat	ion			
None	including compensation in any form,	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.				
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY			
	24. Tax Consolidation Group.					
None	If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.					
	NAME OF PARENT CORPORATIO	N TAXPAYER-IDENTI	FICATION NUMBER (EIN)			
	25. Pension Funds.					
Vone	If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.					
	NAME OF PENSION FUND	TAXPAYER-IDENTII	FICATION NUMBER (EIN)			
		* * * * *				

[If completed by an individual or individual and spouse]

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 39 of 46

B7 (Official For	m 7) (04/13)		1
l dec and :	clare under penalty of perjury that I ha any attachments thereto and that they	ve read the answers contained in the foregare true and correct.	going statement of financial affairs
Date	1/11/2015	Signature of Debtor	
Date	Signatur	e of Joint Debtor (if any)	
[lf cor	mpleted on behalf of a partnership or corpora	tion]	
i decla therete	are under penalty of perjury that I have read the oand that they are true and correct to the best	ne answers contained in the foregoing statement of of my knowledge, information and belief.	financial affairs and any attachments
Date		Signature	
		Print Name and Title	
	[An individual signing on behalf of a part	nership or corporation must indicate position or re	lationship to debtor.]
	-	continuation sheets attached	
Pe	enalty for making a false statement: Fine of up to	\$500,000 or imprisonment for up to 5 years, or both.	18 U.S.C. §§ 152 and 3571
DECL	ARATION AND SIGNATURE OF NON-A	ATTORNEY BANKRUPTCY PETITION PRE	PARER (See 11 U.S.C. § 110)
342(b); and, (3) if petition preparers,	have provided the debtor with a copy of this rules or guidelines have been promuleated or	petition preparer as defined in 11 U.S.C. § 110; (2 document and the notices and information require resuant to 11 U.S.C. § 110(h) setting a maximum in amount before preparing any document for filin	d under 11 U.S.C. §§ 110(b), 110(h), and
Printed or Typed	Name and Title, if any, of Bankruptcy Petitio	n Preparer Social-Security No. (Requi	red by 11 U.S.C. § 110.)
If the bankruptcy p. responsible person,	netition preparer is not an individual, state the n, or partner who signs this document.	name, title (if any), address, and social-security n	umber of the officer, principal,
Address			
Signature of Bank	kruptcy Petition Preparer	Date	
Names and Social-S not an individual:	Security numbers of all other individuals who	prepared or assisted in preparing this document u	oless the bankruptcy petition preparer is
3.0			

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main

B6 Declaration (Official Form 6 - Declaration) (12/07)

Document Page 40 of 46

Inre TANISHAL CHAPMAN

Case No.	
	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

. / .	$C_{1} \sim 1 \times 1$
Date 1///2015	Signature / Branches (2)
	Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices an promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum.	aptropretition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been imum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum tor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individual, sto who signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
CSignature of Bankruptcy Petition Preparer	Date
lames and Social Security numbers of all other individuals	
dance and boolar becarry hambers of an office highlighters.	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
	s who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
f more than one person prepared this document, attach ad t bankruptcy petition preparer's failure to comply with the prov 8 U.S.C. § 156.	ditional signed sheets conforming to the appropriate Official Form for each person. risions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
f more than one person prepared this document, attach ad bankruptcy petition preparer's failure 10 comply with the prot 8 U.S.C. § 156.	ditional signed sheets conforming to the appropriate Official Form for each person.
f more than one person prepared this document, attach and the bankruptcy petition preparer's failure to comply with the prof 8 U.S.C. § 156. DECLARATION UNDER PENA [tl artnership] of the	ditional signed sheets conforming to the appropriate Official Form for each person. isions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
bankruptcy petition preparer's failure to comply with the prof 8 U.S.C. § 156. DECLARATION UNDER PENA 1, the	ditional signed sheets conforming to the appropriate Official Form for each person. LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP The president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
bankrupicy petition preparer's failure to comply with the prot 8 U.S.C. § 156. DECLARATION UNDER PENA I, the	ALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP The president or other officer or an authorized agent of the corporation or a member or an authorized agent of the footporation or partnership) named as debtor in this case, declare under negative of perjunction of partnership.
bankrupicy petition preparer's failure to comply with the prot 8 U.S.C. § 156. DECLARATION UNDER PENA I, the	ditional signed sheets conforming to the appropriate Official Form for each person. LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP The president or other officer or an authorized agent of the corporation or a member or an authorized agent of the corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my

Case 15-01545 Doc 1 Filed 01/16/15 Entered 01/16/15 15:40:18 Desc Main Document Page 41 of 46

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

In re TRNISHA L. CHAPMAN, Debior	Case NoChapter 7
----------------------------------	------------------

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one): ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt	
☐ Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one): Claimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one):	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt	
Using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one): ☐ Claimed as exempt ☐	Not claimed as exempt

B 8 (Official Form 8) (12/08)

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES NO
continuation sheets atta	ched (if any)	
declare under penalty of state securing a debt and/or	perjury that the above indicates my in personal property subject to an unexpi	tention as to any property of my ired lease.
Pate: 1/11/2015	Signature of Debtor	
	Signature of Joint Debtor	

B 8 (Official Form 8) (12/08)

Page 3

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A - Continuation

Property No.			
Creditor's Name:		Describe Property Securing Debt:	
Property will be (check one):			
□ Surrendered	☐ Retained		
If retaining the property, I intend to	(check at least one):		
☐ Redeem the property	(
☐ Reaffirm the debt			
Other. Explain		(for ex	cample, avoid lien
using 11 U.S.C. § 522(f)).			
Property is (check one):			
☐ Claimed as exempt	☐ Not claimed as exempt		
PART B - Continuation			
Property No.			
Lessor's Name:	Describe Leased Pro	perty:	Lease will be Assumed pursuant
		, · · · · · · · · · · · · · · · · · · ·	to 11 U.S.C. § 365(p)(2):
			☐ YES ☐ NO
Property No.			
Lessor's Name:	Describe Leased Pro	perty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):

Case 15-01545 Doc 1 Filed 01/16/15

Entered 01/16/15 15:40:18 Desc Main

B 201B (Form 201B) (12/09)

Document

Page 44 of 46

UNITED STATES BANKRUPTCY COURT

In re Tanisha Chapman	Case No	
Books	Chapter	
CERTIFICATION OF NOTI UNDER § 342(b) OF T	ICE TO CONSUMER DEBTOR(S) THE BANKRUPTCY CODE	
Certification of [Non-Attornal I, the [non-attorney] bankruptcy petition preparer signing attached notice, as required by § 342(b) of the Bankruptcy Code.	ney] Bankruptcy Petition Preparer at the debtor's petition, hereby certify that I delivered	to the debtor the
Printed name and title, if any, of Bankruptcy Petition Preparer		
Printed name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankru	ptcy petition
x Jan La Clar	preparer is not an individual, state the number of the officer, principal, respo partner of the bankruptcy petition prep by 11 U.S.C. § 110.)	nsible person or
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.		
	x James Oly	1/16/2015
Instructions: Attach a copy of Form B 201A Notice to Con-	D 1()	

L Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

Page 2

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275) Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.